

This listing of claims will replace all prior versions, and listing, of claims in the application:

Listing of Claims:

Please amend the claims as follows:

1. (Currently Amended) A method for facilitating the issuing and redemption of goods/service vouchers, comprising the steps of, for issuance of the goods/services voucher:

issuing the goods/services voucher;

generating a token associated with the goods/services vouchers;

storing the token in the system database; and

for redemption of the goods/services voucher, requiring the provision of a token,

comparing a provided token with the token stored in the database, and, if the tokens match

designating the voucher as redeemed, wherein the method enables receipt of the customer order by any one of a plurality of pathways.
2. (Previously Presented) The method in accordance with Claim 1, further comprising the step of delivering the goods/services voucher to a designated beneficiary over a computer network.
3. (Previously Presented) The method in accordance with Claim 2, wherein the step of delivering the goods/services voucher to the designated beneficiary comprises the step of delivering the goods/services voucher by electronic mail.
4. (Previously Presented) The method in accordance with Claim 1, comprising the further step of receiving a customer order for issuing of a goods/services voucher to a designated beneficiary, before issuance of the goods/services voucher, and issuing the goods/services voucher for the designated beneficiary.

5. (Canceled)
6. (Previously Presented) The method in accordance with Claim 4, wherein the step of receiving the customer order includes receiving the order via a system web site.
7. (Previously Presented) The method in accordance with Claim ~~[[5]]~~ 6, wherein the step of receiving customer order includes receiving the order via a system web site.
8. (Previously Presented) The method in accordance with Claim 6, wherein the step of receiving the customer order includes receiving the order via a portal web site servicing the plurality of subscribing goods/service providers.
9. (Previously Presented) The method in accordance with Claim 7, wherein the step of receiving the customer order includes the step of receiving the customer order from a physical retailer location where the customer is in attendance.
10. (Previously Presented) The method in accordance with Claim 8, wherein the customer order is received over a computer network.
11. (Previously Presented) The method in accordance with Claim ~~[[5]]~~ 6, wherein the customer is a provider of a promotion and wishes goods/services items to be issued to a plurality of designated beneficiaries and wherein the step of receiving the order includes receiving order information from the customer designating details of the plurality of beneficiaries.
12. (Previously Presented) The method in accordance with Claim 10, wherein the order information is received over a computer network as a data file.
13. (Previously Presented) The method in accordance with Claim 11, comprising the further step of receiving payment information from the customer and of carrying out a check to determine the validity of the payment information.

14. (Previously Presented) The method in accordance with Claim 12, comprising the further step of receiving redemption information, the redemption information including the provided token, before redeeming the goods/services voucher.

15. (Previously Presented) The method in accordance with Claim 13, the method enabling receipt of the redemption information by any one of a plurality of pathways.

16. (Previously Presented) The method in accordance with Claim 14, wherein the step of receiving the redemption information includes receiving the redemption information via interactive voice response.

17. (Previously Presented) The method in accordance with Claim 15, wherein the step of receiving the redemption information includes receiving the redemption information via a web interface.

18. (Previously Presented) The method in accordance with Claim 16, wherein the step of receiving the redemption information includes the step of receiving the redemption information via an interface with an electronic funds transfer network utilised by a payment transaction system.

19. (Previously Presented) The method in accordance with Claim 17, wherein the redemption information is received from a goods/service provider physical location.

20. (Previously Presented) The method in accordance with Claim 18, wherein the step of receiving the redemption information includes the step of receiving the redemption information from an on-line E Commerce system of a goods/services provider.

21. (Previously Presented) The method in accordance with Claim 19, wherein a beneficiary has provided the information to the on-line E Commerce system by way of entering

or forwarding the information to the goods/services providers web site in exchange for goods/services.

22. (Previously Presented) The method in accordance with Claim 20, comprising the step of redeeming the goods/services voucher for only a portion of its value.

23. (Previously Presented) The method in accordance with Claim 21, comprising the step of storing a remaining value of the partially redeemed goods/services voucher in the system database for later redemption.

24. (Previously Presented) The method in accordance with Claim 22, wherein the step of issuing the goods/services voucher includes the step of designating the goods/services voucher for redemption in exchange for goods/services of one of a plurality of available subscribing goods/services providers.

25. (Previously Presented) The method in accordance with Claim 23, wherein the step of issuing the goods/services voucher includes the step of generating a voucher image associated with the goods/services voucher, the voucher image to be delivered to a beneficiary with the goods/services voucher.

26. (Previously Presented) The method in accordance with Claim 24, wherein a different image is associated with each of the plurality of available subscribing goods/services providers.

27. (Previously Presented) The method in accordance with Claim 25, including the step of producing the voucher image from voucher image data stored in the system database.

28. (Previously Presented) The method in accordance with Claim 26, comprising the step of delivering the voucher image to a designated beneficiary over a computer network.

29. (Previously Presented) The method in accordance with Claim 27, comprising the step of delivering the voucher image as an e-mail attachment.

30. (Previously Presented) The method in accordance with Claim 1, wherein the step of issuing the goods/services voucher includes transmitting goods/services voucher over a computer network to a beneficiary, and wherein the step of redeeming the goods/services voucher, includes the step of transmitting the voucher to an E Commerce web site.

31. (Currently Amended) ~~[[The]]~~ A goods/services voucher ~~[[use]]~~ used with the method of Claim 29.

32. (Currently Amended) ~~[[The]]~~ A method of issuing the voucher of Claim 30, comprising the steps of transmitting the voucher to a computing device of a beneficiary.

33. (Previously Presented) The method of redeeming a goods/services voucher in accordance with Claim 31, comprising the step of transmitting voucher information from an E Commerce web site to a redemption system.

34. (Currently Amended) A system for facilitating the issuing and redemption of goods/services vouchers, comprising:

a computing system arranged to issue a goods/services voucher;
generate a token associated with the goods/services voucher for storage in a system database;
receiving means for receiving a token;
a means for comparing the received token with the stored token; and
if the tokens match, designating the voucher as redeemed, wherein the receiving means may receive the token via any one of a plurality of pathways.

35. (Currently Amended) A system for the provision and processing of a value transfer instrument, the system including means for issuing a value transfer instrument, including:

a claim token associated with the value transfer instrument;

database means storing the claim token; and

redemption means for receiving the claim token, comparing it to the stored claim token to locate a matching claim token, and redeeming the associated value transfer instrument, wherein the redemption means may receive the token via any one of a plurality of pathways.

36. (Previously Presented) The system in accordance with Claim 34, wherein the value transfer instrument operates as an account cheque for a bank or similar institution account.

37. (Previously Presented) The system in accordance with Claim 35, including means for transmitting the value transfer instrument to a beneficiary over a computer network.

38. (Previously Presented) The system in accordance with Claim 36, including a link to a bank computing system, wherein the bank system is arranged to advise the system via the link when to issue the value transfer instrument.

39. (Previously Presented) The system in accordance with Claim 37, further including a link to a redeeming bank system, wherein upon redemption of the redeeming bank is arranged to provide the claim code to the system via the link.

40. (Currently Amended) A system for facilitating the provision and redemption of third party loyalty units, comprising:

a database storing information on loyalty members and loyalty units associated with each loyalty member;

a means for generating a loyalty units instrument and a loyalty token associated with the loyalty units instrument; and

redemption means for redeeming the loyalty units instrument, the redemption means being arranged to compare the loyalty token associated with the loyalty units instrument and the stored loyalty token and redeem the loyalty units instrument if the comparison is a match, wherein the redemption means may receive the loyalty token via any one of a plurality of pathways.